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Money and Power in Saudi Family

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Abstract. What determines power in the family? Many studies have suggested that the division of labor in the family has contributed to the subordination of women. Traditionally, men have made more money and have had more power in families, while some women have depended solely on their husbands for financial support. However, many women today are working as much as men and making a good deal of money. As women bring more money into the home, they are expected to feel more free to make decisions about what the couple does with money.

This paper argues that, the patriarchal tradition in Saudi family is in transition, men are tending to share power and responsibility with women, in particular those women who contribute to the financial needs of the family. However, the Saudi family remains patriarchal and hierarchical in structure. The aim of this paper is to discuss the following questions: Are resources shared equally within a family? What are the different systems of money management? Is there a relationship between the system of money management and the power individuals have in decision-making? What is the relationship between money and power in the Saudi family?

This paper draws on data collected randomly from the city of Jeddah, the sample consists of 160 working women in different workplaces with an effort to represent different work professions and level of income. The study has shown that the majority of working couples follow individualized bank accounts, the majority of the women have come to share financial family responsibility through prior agreement with the husbands and the majority of the respondents has separate future arrangements and therefore, individualized saving accounts. Women seem to have to cover with their share of the household financial responsibilities almost everything from clothes, food, school expenses, salaries, and holidays to installments to bank and/or Car Company. Paid work has also given women the

opportunity to take part in the household decision-making, the majority of working women participate with their husbands in making decisions regarding their families' daily and future lives, that is financial management or implementation power while men still posses strategic control or orchestration power. Finally, almost 60 percent of the respondents feel that working women are better off than non-working women when it comes to power and decision-making.

Statement of the Problem

The Saudi family as a patriarchal hierarchical institution is the basic unit of social organization in traditional and contemporary Saudi Arabia. Rights and responsibilities are assigned according to sex and age. The young are subordinate to the old and women are to men. The society has assigned gender-based roles and granted men a privileged position within the family. While men earn and provide an income and engage in activities outside the house, women are responsible for taking care of the house, the children and the elderly.

Early studies of the Saudi family such as that of Bagader[1], (1984) and Altorki[2], (1987) show that men preferred non-working women especially in the situations where a husband's salary is enough to meet the family's needs. Women nonetheless, preferred education over work. Similarly, researchers using gender construction theory propose that the gendered division of labor persists because it signals the extent to which husbands and wives have constructed gender 'appropriately'. Differences in the performance of in and out of the family labor are thus reflective of gendered norms of accountability. Women are held and/or hold themselves accountable for family work in ways that men are held and/or hold themselves to provide for the family.

Since Saudi women joined the public sphere through paid work over the last fifty years or so, and despite the fact that the total percentage of working women is not expected to exceed 14.2% by the end of 2009[3] paid work for women is crucial as well as significant in fulfilling the needs of their own and those of their families.

However, there are two main approaches[4] to the study of the inter-relationships between money, power and inequality within marriage: resource theory and the sociology of gender: Resource theory conceptualizes marriage as a set of exchange relations in which the

balance of power rests with the partner who contributes most resources to the marriage. Therefore, the partner with the larger income is likely to play a more dominant part in decision-making. Wives on the other hand in paid emplment have more power than those without and the longer wives work, the more power they have.

In contrast to resource theory, the sociology of gender focuses directly on the intra-household economy, arguing that the way in which couples organize money within the family has an independent effect on power.

In the Saudi society today the social and economical circumstances are shaping the value system especially those values surrounding power relations and household division of labor. There has been a shift from the extended household unit characteristic of classic patriarchy to a more modernized version(5). Modern Saudi women are seeking education as a mean to employment, financial independence and decision making. Women's employment has been almost as important as women's education in changing the position and self-perception of women, and in altering the patriarchal gender contract.

A man's power in the family can no longer be justified by being himself the provider and the breadwinner, especially in the setting where the woman is working and taking part in providing for the family needs. Work has giving women the opportunity to have power in the family and to take part in the household decision-making.

Study Importance

The main importance of this study is to reflect firstly, on the reshaping process that the Saudi society is going through where much of society's traditions, morals and values are opened for discussion and debate. Change however, has always been part of the social and economical development of the society, but for the first time change does not have restrictions or limits.

Secondly, and most importantly, Saudi women are demonstrating abilities and achievements in both public and private spheres. However their contribution to their families needs have not been officially acknowledged by cultural, legal, social, economic and political institutions. Moreover, most Saudi researchers have been focusing on

women employment in relation to opportunities and restriction but less in relation to power structure within the family which is the focus of this research.

Study Objectives

The principal objectives of this study is to discuss the following questions:

1. Are resources shared equally within a family?
2. What are the different systems of money managements?
3. Is there a relationship between the system of money management and the power individuals have in decision-making?
4. What is the relationship between money and power in the Saudi family?

The Patriarchal Family

The family is perhaps the only societal institution that is conceptualized as "essential" and "natural". Moghadam (2004)[(6)] argued that the biological basis of kin ties and women's reproductive capacities historically have conferred such a status on the family. Historically, classical patriarchy implies that property, residence, and the descent proceed through the male line. The senior man has authority over everyone else in the family, including younger men, and women are subject to distinct forms of control and subordination. Childbearing is the central female labor activity. But in the patriarchal context a woman's product-children – are not considered her property but those of the patriarchal family and especially the male kin. The Arab family as a Patriarchy is characterized by male domination, son preference, restrictive codes of behavior for women, veiling, sex-segregation and the association of family honor with female virtue. Arabian society privileges patrilineal bonds and enjoins men to take responsibility for the support of their wives and children. In the Arab family, the wife's main obligations are to maintain a home, care for her children, and obey her husband. He is entitled to exercise his marital authority by restraining his wife's movements and preventing her from showing herself in public. The patriarchal contract is realized within the family and codified by the state in the form of Family Law or the Personal Status Code which has been challenged by women in many Middle Eastern States. As an

increasing number of women are being educated and filling important roles and positions in the public domain many studies now are talking of neopatriarchal family.

Is there a neopatriarchal family? The expansion of industrialization, urbanization and state-sponsored education undermines tribes, the extended family unit and patriarchal family authority. Added to that women's demands for greater civil, political and social rights on the basis of global discourses and international conventions have led some scholars to use the term neopatriarchy. This is the authority of male members in a more modernized form of patriarchy. Sharabi (1988)(7) argues that neopatriarchy is the product of the encounter between modernity and tradition in the context of dependent capitalism; it is modernized patriarchy. Arab society, as Sharabi states, is neither modern nor traditional. The concept of neopatriarchy describes the conditions of patriarchy in Arab society that have not been displaced or comprehensively modernized. Instead, they have only been reinforced and sustained in distorted, somewhat modernized, forms. The neopatriarchal state, regardless of modern institution-building and legislation reflective of modern ideas, is in many ways no more than a modernized version of the traditional patriarchal societies. Whatever the modern form of the contemporary neopatriarchal family or society, their internal structures remain rooted in the patriarchal values and social relations of kinship, clan and religious and ethnic groups. A central feature of this system is the dominance of the male within the household. However, according to gender perspective the experience of gender in a family context cannot be limited to behavior within a household.

Paid/unpaid Work

The issue of women and work, whether paid or unpaid, was central to the feminist research in the past decade. Ferree (1990)(8) states that the creation of gender can be thought of as the creation of a division of labor between the sexes. Creation of two categories of workers who need each other. The relationship between labor and gender is a substantial portion of what family organizes, both in and out of the household.

Studies regarding workplace behavior and job attitudes have been criticized by many feminists as being gendered: men are explained in terms of their jobs, women in terms of their families and their "nature".

Models of family functioning have also been gendered: women are assumed to be present and available to meet the needs of other family members, so that women's paid employment is considered a social problem or strain on the family and women's economic dependence unproblematic. Men's paid employment has been taken for granted, the demands it may place on other family members normalized, and men are excused from active participation when their jobs interfere[9].

Moreover, feminists' studies attempt to explain why the rise in married women's paid employment has not led to large and dramatic changes in their husbands' domestic labor. Housework reflects considerable struggle between husbands and wives over the symbolic meaning of housework, especially when wives are employed. Housework remains a "natural-culturally expected and legitimate" part of being a wife, part of the project of constructing "proper families". Thus, as stated by Ferree (1990)[10], the quality of housework can be a symbolic reaffirmation of women as "good" wives and mothers, as culture defines these roles. Whereas women define their responsibility as providing enough housework to satisfy their husbands, husbands are granted the right to criticize what wives do.

The gendering of housework as female means the work also symbolizes subordination and can be either resisted or embraced for that reason.

The gender perspective on housework challenges three basic assumptions of resource models. First, housework is not allocated efficiently to the person with the most time to do it. Although the time demands of men's paid jobs explain some variation in the extent to which they participate in housework, even women's full-time employment does not reduce their domestic obligations equivalently. Second, housework is not necessarily something that either one or both partners define as a "bad" to be avoided. Although women do not seem actually to like or enjoy housework more than men do, they often accept it as an expected element of being a wife, or the "price" of domestic harmony. Third, while differences in individual resources within the family influence the allocation of housework, gender influences it more: women from outside the household are hired, daughters are given more housework than sons, and employed women reduce their own housework more easily than they seek or obtain increases in their husbands' contributions.

Satisfaction with Division of Domestic Labor and Marital Satisfaction Research examining the relationship between quality of marriage and satisfaction with domestic labor arrangements is not extensive, and findings remain inconclusive as stated by Stevens *et al.* (2001)[11]. In a traditional relationship, the couple might view a situation where a woman who does most or all of the housework as satisfactory because her husband is the "breadwinner". Each partner views his or her contribution to the relationship as important and the distribution of responsibilities as satisfactory. A couple might make an overtly rational decision based on earning potential. To the extent that the gap between men's and women's earning power is still substantial, decisions about housework and paid employment might be dictated by economics. For men, there is a relationship between economic dependency and participation in household labor. Both men who earn more than their partners and men who earn less tend to do less household labor but for different reasons. If men earn more than their partners, they view their responsibility as "breadwinner" as compensating for doing housework. Men who earn less than their partners reject housework to protect and assert their threatened masculinity. If partners' incomes are roughly equal, men tend to contribute proportionately more to housework but not much more than their male counterparts who earn substantially more or less than their partners. Nonetheless, studies suggest that wives' employment leads to an increase in husbands' participation in housework. Women moreover, whose relative contribution to family is high are more likely to perceive an unequal division of household labor as unfair than are women whose contributions to family income are less than their partners (Stevens *et al.* 2001)[12].

Income and Money Management

Money as argued by Pahl (1983)[13] enters the household in a number of different forms, for example, as wages and salaries, as social security payments, as gifts, rent from property owned or inheritance. It leaves as payment for the whole range of household expenditure, in the form of cash and cheques, hire purchase and credit card payment, and so on. In societies in which money is a source of power, and income and wealth are central expressions of advantage, the relative economic positions of husband and wife must be reflected in their relationship. Pahl's[14] work to explore the links between patterns of allocation of money within

marriage and more general patterns of inequality has suggested a model of four different systems in which money is managed and arranged in the household. They are:

The whole wage system. In this system one partner, usually the wife is responsible for managing all the finances of the household and is also responsible for all expenditure, except for the personal spending money of the other partner. The personal spending money of the other partner is either taken out by him before the salary is handed over, or is returned to him. Where a whole wage system is managed by a husband, his wife may have no personal spending money of her own.

The allowance system. In the most common form of this system the husband gives his wife a set amount and she is responsible for paying for specific items of household expenditure. The rest of the money remains in the control of the husband and he pays for other specific items. If a wife does not earn she only has access to the "housekeeping" allowance and, since this is allocated for household expenditure, shy may feel that she has no personal spending money of her own.

The shared management system. In this system both partners have access to all the household money and both have responsibility for management of the common pool and for expenditure out of that pool. The partners may take their personal spending money out of the pool. Such system is common across all income levels, especially where wives are in employment.

The independent management system. In this system both partners have an income and neither has access to all the household income. Each partner is responsible for specific items of expenditure. Pahl (2004)[(15)] states that such system of money management is particularly characteristic of younger couples, of those without children and of those where the wife's is in full time paid work.

According to Burgoyne (1990)[(16)] despite an apparent increase in the use of joint accounts, and a popular belief that marriage is becoming more egalitarian, several studies have pointed out that the presence of a joint bank account does not prove that the money is shared in reality. Nor that it is jointly owned. Thus many wives may not have access to money that they can regard as being rightfully their own, and some spend a significant part of their married lives in a (perhaps unacknowledged)

state of dependency. Although money as argued by Burgoyne[17] that is used for collective consumption 'belongs' to the family, the source of its components may carry psychological implications in terms of who can and should control and spend it. For example, if a wife starts earning and contributing financially to the household income, this may lead to significant changes in the way that she regards the money at her disposal, even though, she may have had equal access to the money when her husband was the sole earner. She may, for the first time regard part of the household income as rightfully 'hers', thus legitimizing access to personal spending money or facilitating a more assertive role in decision-making. The existence of a shared bank account does not necessarily signify that there is sharing, rather it may conceal considerable inequality.

By contrast, a separate accounting system may allow these issues to be out in the open, so that the allocation system becomes a king of 'internal representation' of the couple's extra-familial roles. Even the contribution of a wife's earnings to the family income may be insufficient to guarantee more access to power[18].

Money and Power

Since modern economic systems revolve around wages, control over a wage – in particular, the ability to command a wage adequate to meet household subsistence needs – is essential for family survival. Because wages are earned by individuals and redistributed by other family members, both within and across household, money is a significant source of family power[19]. Wage-earning is an important source of family power for contemporary women; however, earning money is not the same thing as controlling income. And family members don not necessarily share the same standard of living.

Literatures on marital power have suggested that partner with the larger income is likely to play a more dominant part in decision-making: wives who have paid employment are likely to have greater power than those who only work at home.

Systems of financial allocation as argued by Vogler and Pahl (1994)[20] provide some indication of the different ways in which money is managed within household, but in themselves tell us little about

inequalities, either in financial decision-making or in access to money as a resource. Inequalities in power over financial decision-making may facilitate inequalities in access to money as a resource, which may in turn culminate in differences in living standards between partners in the same household. Vogler and Pahl (1994)[21], therefore, distinguish between *strategic control* over household finances and financial *management* as an executive function, recognizing that the person exercising control may be different from the person responsible for implementing decision on a day-to-day basis. Ultimate responsibility for organizing household money and paying bills is an indicator of executive management. Strategic control, however, can be thought of as referring to control over infrequent but important decisions, such as which allocative system should be used? How much should be spent on collective domestic expenditure as opposed to personal spending money? And who has the final say over big financial decisions? Vogler and Pahl[22] suggest that wives are more likely to manage household finances, while control is more often a male prerogative associated with the breadwinning, primary earner status.

Spouses who have strategic control, have in fact the power to make only the important and infrequent decisions that do not consume their time but that determine the family life style and the major characteristics and features of the family. Spouses with strategic control also have the power to relegate unimportant and time-consuming decisions to their spouses who can, thus, derive a 'feeling of power' by implementing those decisions within the limitations set by crucial and pervasive decisions made by the powerful spouse.

Similarly Safilios-Rothschild (1976)[23] has come up with different phrase to mark this distinction that is to distinguish between two types of decision-making authority 'orchestration power' and 'implementation power'. Spouses who have 'orchestration power' have the power to make the important decisions that determine the major characteristics and features of the family. The spouse who has 'implementation power' get to make the unimportant family decisions.

In many societies, an individual has certain rights of ownership and control over money that s/he has earned or inherited. Marriage, on the other hand, poses a challenge to such rights. Sharing financial sources may remove the label of ownership, but the source of that money may

retain a powerful influence upon the minds of both partners, an influence which may not consciously be admitted, yet which may be reflected in the way both partners treat what is, in theory, a shared resources.

Burgoyne (1990)[(24)] argues that perceived ownership of earned income also legitimizes a pattern of control which can disadvantage a partner whose contribution is less visible because it is unpaid. This has important implications for women in the event of marital breakdown. Moreover, the assumption that marriage provides women with financial security can leave them in a very vulnerable position if the marriage breaks down.

Methodology

This study examines perceptions of financial contribution to the family needs, focusing upon the concepts of money and power within marriage. It considers the arguments presented by Pahl (1983, 2004 and 2006) and Vogler and Pahl (1994). It draws on data collected from 160 working women only, in different workplaces around the city of Jeddah/ Saudi Arabia. A questionnaire was randomly distributed among these women with an effort to represent both sectors (public/private) and different work professions (teaching, health, banking and hairdressing…) and level of income.

The Respondents

160 working women have participated in answering the questionnaire, of whom 15.1 percent under the age of 30, 44.7 percent under the age of 40, 22 percent under the age of 45, 8.2 percent under the age 50, and 10 percent above the age of 50. The majority of the sample (67.5 percent) are university graduates, 15.6 percent with high school diploma, 9.4 percent are with postgraduate degree and 2 of the respondents finished intermediate school. As for the husbands, 15 percent has not finished high school, 24.4 percent finished high school, 52.5 percent has a university degree and 7.5 percent has postgraduate degree.

The majority of the respondents are working in governmental jobs mainly teaching (36.3 percent) and in administrative jobs (26.9 percent). These jobs have been presented in different categories since the level of income is not the same, teachers in public schools have the best salaries

the government pays for its employees. On the contrary, teaching in private schools does not pay that high salary; in fact, it may be the lowest income a working woman could have. However, some women despite the low income, still accept these jobs because of their need to the income and because it is in favorable work setting that is secluded from men. Of the sample, 5 percent are doctors, another 5 percent work in banks, 4.4 percent have office jobs in the private sectors, 2 percent are nurses, 12.5 percent are in jobs such as security guards and hairdressing and only one respondent has her own private business. As for the husbands, 72.5 percent work in the governmental sector, 19.4 percent in the private sector and 6.3 percent have their own businesses.

19.4 percent of the sample have less than $800 income per month, 17.5 percent receive less than $1300 per month, 12.5 percent receive less than 1800 per month, 6.3 percent receive less than $2400 per month, 14.4 percent receive less than $2900 per month and the majority of the women (30 percent) receive more than $3400 per month. 10 percent of the husbands receive less than $800 per month, 8 percent receive less than $1300 per month, 12.5 percent receive less than $1800 per month, 12 percent receive less than $2400 per month, 14 percent receive less than $2900 per month and the majority of the husbands (42 percent) receive more than $3400 per month.

15 percent of the respondents have been married for less than five years, 25.6 percent have been married for less than nine years and 59.4 percent have been married for more than thirteen years. 43.8 percent of the respondents were married the traditional way(25), 23.8 percent of the respondents are married to their cousins and 31 percent of the respondents' marriages were not arranged as young educated Saudi women are freer today than in the past to choose their spouse. And despite the gender segregation, love is becoming to many Saudis the basis for marriage(26).

The majority of the respondents (38 percent) have less than four children, 17 percent has less than six children, 10 percent has less than eight children, while 5.6 percent of the respondents have more than eight children, and however, only 5.6 percent of the respondents have no children. 18 percent of the respondents have been working for less than five years, 21 percent for less than nine years, another 21 percent for less than thirteen years, and the majority of the respondents (29.4 percent)

have been working for more than fourteen years. The majority of the respondents (65.6 percent) have been working before they were married and 33.8 percent worked after marriage. 75 percent of the husbands accept the woman's paid work, 3 percent of the husbands do not accept it, 12.5 percent accept the work when there is no negligence on the wife's part for his needs, 8 percent when there is no negligence for the children's needs and only one husband wishes if his wife was not working outside the house. 25 percent of the respondents describe their marriage as a happy marriage, 38 percent as based on mutual understanding, 17 percent as based on mutual differences, and another 17 percent of the respondents describe their marriage as only in it for the sake of the children.

Income and Family Financial Expenditure

Most of the respondents seem to have a comfortable life, 67 percent own the houses they life in, 87 percent have between one to three house maids, and 67.5 percent of the respondents have a driver.

Table 1. Respondent's participation in family expenditure.

	Yes %	No %	To some extent %
Is the husband income enough to meet the family financial needs.	45	22	33
Do you participate with your. Income to meet family financial needs.	91.3	8.7	
Is your participation in family financial needs your choice.	625	32.7*	

*4.4% of the respondent do not participate in meeting family financial needs.

Not long ago the Saudi Culture consider masculinity is in a man's ability to be the sole provider for his family, in the past even if the wife worked, her money was for her own use only and not to be used to buy or provide for any need of any family member. In daily life, there is a constant increase in the cost of living and men cannot any more provide a good life standard for his family solely on his own income. Women's income therefore came to be in many households essential for keeping the family out of poverty. The value system in any society is shaped by

the social and economical circumstances of that society. What was once the reason for men to be privileged over women, is not the situation any more, but yet men are still privileged over women.

Despite the fact that the majority (42 percent receive more than $3400 per month) of the respondents' husbands are enjoying high income, over 91 percent of the respondents are participating in financial needs of the family willingly or otherwise. 12 percent of the respondents are participating because their family will not enjoy the style life they endure if it was not for her participation, 20 percent of the respondents felt they had to participate since the husbands were not meeting their responsibilities despite their capabilities.

Cultural Values and Money Management

It has been noted by the National Sixth Development Plan (2000) that the numbers of women who reach working age are 4.7 million women, almost the same number as the men whose total is 4.8 million. The same plan estimated the percentage of working women to be 5.8 percent of the national labor force, 82.5 percent of the working women are working in the public sector and 17.5 percent in the private sector. It could be argued therefore, that working women in Saudi Arabia are a minority. The masculinity/femininity stereotype, the relatively new phenomenon of working women and the small number of working women have all resulted in an unpatriarchal system of money management in the Saudi society.

Table 2. Respondent's financial management.

	Yes %	No %
Does your husband know the the exact amount of your salary?	71.3	28.2
Do you have a bank account?	93.1	6.9
Does your husband know the exact amount of your bank account*?	45.6	50.4
Do you have full control over your bank account?	89.4	10.6

*the total of these percentages is 100 % of the 93.1% of the respondents with a bank account.

Table 3. Husband's financial management.

	Yes %	No %
Do you know the exact amount of your husband's salary?	69.4	30.1
Does your husband have a bank account?	95.6	3.1
Do you know the exact amount of your husband's bank account*?	42.1	57.9
Do you have control over your husband's bank account?	31.8	66.2

*the total of these percentages is 100% of the 95.6% of the husbands with a bank account.

Changing patterns of money management reflected changing ideologies about marriage. Pahl (2006)(27) states that, the move towards individualization is taking place in parallel with, and perhaps in association with, changes in the marriage and family. The increase in relationship breakdown and divorce, has contributed to a situation in which women, in particular, cannot look to marriage as a source of financial security. The increase in women's employment has freed women from complete financial dependence on men. In the absence of previous studies into financial arrangements within households, separate bank accounts might be the only money management the Saudi family has known or the current system the Saudi couples are implying to their financial income. Tables 2 and 3 show the majority of the respondents and their husbands have separate bank accounts, but despite the fact that the majority of the respondents know the exact amount of their husbands' salary so as the husbands knowledge of their exact salary, the majority of the wives and their husbands do not know the exact amount of the other partner's bank account. However, respondents seem to share saving arrangements, 26.4 percent of the sample has joint saving account with heir husbands.

Women's ability to share responsibility has not come to the household just as a way to deal with crisis, sudden shortages and/or temporary measurements but as an agreement between the husband and his wife. 51.6 percent of the respondents had an agreement with their husbands specifying their mutual responsibility to share the household financial needs and in 34 percent of the cases, the agreement has also specified the percentage of the income that will be put to the household expenditure.

Separate bank accounts or individualized approach to money may be contrary to what Pahl[28] found as a system seemed to apply to younger and more affluent couples, is the system of money management in the Saudi household or it may be motivated by the fact that the system of salaries in the governmental working sector is not in cash but through bank deposit. Individualization also include saving accounts where 73.6 percent of the respondents have separate saving accounts. However, only 41.4 percent of the respondents have savings. Phal[29] analysis of the British Household Panel Survey/1995 shows that in general women are less likely to save from their earning than men. Women's responsibility for their children may mitigate against them acquiring adequate pensions in their own right: when the choice is between saving for a distant future or paying today for child care or children's shoes and clothes, saving is not likely to be a priority.

Table 4 shows that sharing household financial responsibilities is not equal between women and men. Men are still putting more of their income into the household expenditure. Nonetheless, 22 percent of the men participate with only half their salary, it might be assumed that such situation might be common among high-income couples and no children. The majority of the respondents however, does not apply different system of money management, that is, shared pooling for household expenditure and separate for personal expenditure. 67.5 percent of the respondents have no shared account with their husbands.

Table 4. Sharing household expenditure.

How much of your salary do you put into household expenditure?	Husband %	Wife %
All the salary.	25.8	18.5
Three quarters of the salary.	34.6	23.6
Half the salary.	22	30.6
Quarter of the salary.	7.5	22.9
I do not know.	10.1	–
There is no percentage.	-	1.3
I do not participate	–	3.2
Total	100.00	100.0

Gender and Spending Responsibilities

The move toward individualization in pattern of money management as argued by Pahl[(30)] has important implications on three main areas: spending responsibilities, paying for children and paying for child care. Gender differences in spending responsibilities are as significant as differences in income. Women seem to be responsible for items such as; children's clothes, food, child care/school expenses, men carry the main responsibility for spending on: motor vehicles, repairs to the house and meals out.

Women spend their income on household needs, children needs, personal needs and helping their own parents and siblings (74.2 percent of the respondents help their parents regularly or irregularly). 48 percent of the respondents have no money left from their salary after paying for the monthly commitments.

Table 5 suggests that patterns of spending were highly gendered. Women spend more than men on food, women's and children's clothes, salaries for house help and school and recreation expenses. Men spend more on house rent, monthly installment for bank and/or Car Company and holidays. The gendering of spending as argued by Pahl[(31)] does not matter if all the money coming into the household is pooled in a joint account to which both partners have access. However, it may be a very different story if the partners keep their finances separately (as the case with the respondents in this study) and there is no expectation of sharing, either in income or spending. When household finances are managed independently, both partners may enjoy a sense of autonomy and personal freedom, so long as their incomes are broadly equivalent.

Moreover, children cannot support themselves, this implies that whoever, is responsible for them has to carry their costs. It is so typical that women pay the costs of children. Pahl[(32)] found out that women's responsibility for spending on children is a global phenomenon: extensive research has documented their responsibility for spending on children and food around the world and it is clear that the more resources women control the larger is the proportion of the household income which goes on these items. Pahl[(33)] concludes that if the couple does not adapt their money management practices, they may find that one partner is much better off financially than the other. Gender inequalities in earnings and gender differences in spending priorities may mean that in

certain circumstances individualization in couple finances is a route to inequality. It is evident now that money which is earned, or controlled, by mothers is more likely to be spent on children than money earned by fathers.

Table 5. Household items that are supplied by women.

	Percentage of respondents supply for these items
Women's clothes	78.0
Children's clothes	59.7
Food	59.1
School expenses	66.0
Recreation	73.3
Holidays	45.9
Maid/driver salaries	52.8
House rent	32.1
Husband's monthly installment to bank	26.3
Husband's monthly installment to car company	29.6
All the above-mentioned	20.1

Income and Decision-Making

A household is affected by the wider society in which the household is located.

Sociological analysis of power within marriage has agreed in finding a positive correlation between level of income and responsibility for decision-making. Based on that correlation a husband's marital power increases as his income increases, while the wife is at her most dependent, when she is not earning. The wife's power increases relative to that of her husband when she is earning.

Table 6 shows that women have fair say in basic matters related to the children and the household. But according to the argument which was discussed earlier made by Vogler and Pahl[34], men tend to have strategic control while women enjoy management control, the only time where the percentage of respondents' husbands was higher than the percentage of the respondents in question related to decision about house needed repairs. It is true that men control household finances while women control executive function. Earning an income for a woman changes the dependency status a woman occupy, but however, does not change the

relationship of power and control in the marriage, 42.5 percent of the respondents' husbands have the final say in each and every item that needs a decision while only 5.0 percent of the 91.3 percent of the respondents who participate with their income in the household budget have a final say in matters related to children and/or household.

Table 6. Household decision-making.

	Yourself	Husband	Husband & wife
Decide how the children should be raised.	15.2	11.4	69.6
Decide matters related to children education.	19.5	10.7	66.0
Decide where to take children for recreation.	29.3	10.2	56.7
Decide what repairs the house needs.	19.2	26.9	53.8
In charge when the children become sick	20.1	14.5	62.3
Has the final say	5.0	42.5	52.2

Table 7. Decisions could be made by the wife.

Decision the respondents can make	Yes %	No %
All things related to the family.	32.5	67.5
Things related to the children.	29.9	70.1
Things related to the people who work in the house.	34.4	65.6
Rearranging things around the house.	45.9	54.1
Going out to see friends or to shop.	23.6	76.4
The children going out.	24.2	75.8
Household budget.	23.6	76.4
There is nothing you can be the sole decision-maker for it.	62.4	37.6

It could be argued that in a society were women position that related to rights and opportunities is not equal to men; working women's position in the family should not be looked at separately from her financial contribution to the family. Almost half the sample (50.6) thought that it's the woman right to participate in the household decision-making if she is contributing to the family financial income. Almost the same percentage of the respondents (48.1) felt that a woman as long as she is on paid-work has to contribute to the family finances regardless of their participation in the decision-making. That means women financial

participation is a must and should not guarantee them any extra advantages than other women who are not on paid-work.

Money and Power in the Saudi Family

Lukes[35] identifies three different ways in which power operates, all of which are relevant to control over money in the household. These are:

- Overt power which is reflected in having the final say as regards the most important decisions.
- Covert power which is exercised when one party manages to prevent grievances from ever being discussed so that conflict remains covert and hidden,
- Latent power which operates by ideologically shaping people's thoughts and wishes so that differences of interest are prevented from occurring in the first place. Lukes argues that ideology shapes people's needs in a way which is contrary to their 'real' interests and if they were free to choose they would choose something else.

Can women's power in marriage be measured through the ideas women hold and express about theirs and other powerful women position in the family? Or only through their daily involvement in decision makings. Vogler and Pahl[36] study on the relationship between money management and power argue that male respondents in household using the female whole system were twice as likely as female respondents to see wives as exercising financial control, whereas female respondents were slightly more likely to see financial control as joint or as exercised by husbands. 62.6 percent of the respondents thought their contribution to the family income is not less than their husbands. Crosstabs analysis in this study shows no correlation between financial control and money management, nor is there a relationship between financial control and level of wife contribution to the family income. The only group of respondents with different result regarding their power to take decisions without consulting the husbands, first were the women with the income less than $2900 per month, 52.2 percent. The rest of the respondents with lower and higher level of income have similar results with regard to negative correlation between level of income and power to household decision-making. No relationship was also found between respondents' age and decision-making except for the age group of 50 years and above.

None of the respondents in this age group have a final say in any of the household matters. Moreover, no relationship was also found between type of marriage and decision-making.

Table 8 shows the respondents strong and positive attitude to women's employment. Only 7 percent of the respondents do not see a relationship between bringing income to the household and right to decision-making for women. Almost the majority of the respondents have practice the right to decision making, the majority is also satisfied with their position in the family and the percentage of those is higher than those who believe that work make them equal to men in making decision related to the household. Table 8 shows also the respondent's reflection on paid employment and position in the household. Other studies such as that of Blood and Wolfe (1960)[(37)] stated similar results with regard to wives access to economic resources through paid employment and power balance in the marriage, Blood and Wolfe found that the wives in paid employment had more power than those without and the longer wives had worked, the more power they had.

Table 8. Income and right/power to decision-making.

	Yes %	No %	To some extent %
The position of working woman in the family is better than the non-working woman.	59.5	7.0	33.5*
Women paid work make them equal to men in making decisions related to the household	40.1	20.4	39.5
Woman's work gives her the right to participate in decisions related to the household	59.7	38.3	1.9**
You are satisfied with your position in the family.	65.2	9.5	25.3

*this is the percentage of women who do not see correlation between women's employment and her position in the family.

**this is the percentage of the women who do not participate in the household decisions.

Conclusion

Masculinity and right to power came to be associated with the breadwinning or provider role. Even when women joined the paid work men's economic contribution to the household men came to be seen as of greater value than women regardless of how much women actually earned. Women's income therefore came to be seen as supplementary income or pin money which was earmarked for different purposes and

treated as less important than the husband's income. Researchers reviewed by studies argued that woman's income is unlikely to significantly increase her power as regards decision-making as long as couples maintain the idea that the man is the main breadwinner and as long as woman's income is treated as 'different' and of less importance than her husband's income. Vogler[(38)] argues that the acceptance of a breadwinning or provider role is therefore, a major source of hierarchy in marriage which prevents women's income from increasing their power in direct proportion to increases in their earnings.

In contemporary society as stated by Vogler[(39)] the ideology of the male breadwinner often coexists with two other conflicting ideologies about money in the household. On the one hand there is the ideology that marriage should be based on equal sharing and that all money should be shared equally regardless of who contributes what to the household, while on the other hand there is also the idea that individuals in some sense 'own' the money they have earned, it's 'theirs' and they have a right to do what they like with it. The idea that individuals in some sense 'own' the money they have earned conflicts with the idea of equal sharing and feeds directly into the idea that breadwinners have a legitimate right to both more power over money and more money for their own use.

Saudi culture still hold conservative and unfavorable attitudes to women, therefore, in a recent study on Saudi public attitudes towards women and marriage (2006)[(40)] Moaddel argues that when jobs are scarce, most Saudis think that men should have more right to a job than a woman, and university education is more important for boys than girls. Nonetheless, Saudis are becoming critical of the institution of marriage in particular of the current practice of marriage, and less conservative to the roles they expect women to play inside and outside the family.

This study about money and power in the Saudi family has shown that the majority of working couples follow individualized bank accounts, the majority of the women have come to share financial family responsibility through prior agreement with the husbands and the majority of the respondents has separate future arrangements and therefore, individualized saving accounts. Women seem to have to cover with their share of the household financial responsibilities almost everything from clothes, food, school expenses, salaries, and holidays to

installments to bank and/or Car Company despite the fact that women are not allowed to drive in Saudi Arabia.

It could be concluded that paid work has given women the opportunity to take part in the household decision making, the majority of working women (52 percent) participate with their husbands in making decisions regarding their family's daily and future lives, that is financial management or implementation power. And when one spouse is making the decisions on the issues related to children, household needs and managing money more women than men dominate the decision making. In general almost 60 percent of the respondents feel that working women are better off than non-working women when it comes to participating in decision-making. However in many cases (41.5 percent) men still have the final power,' strategic control or orchestration power.

Women are among the most contested category in the intellectual debates about the future of Saudi Arabia. Women moreover, have always worked, the image of women's paid employment as 'nontraditional' activity 'intruding upon their prior responsibilities' or 'for passing time' must be revised to reflect the fact that women's traditional responsibilities included providing income for the family when necessary.

Because family is the immediate context of early gender socialization therefore when a woman has the opportunity to earn a university degree and obtain employment outside the home and provide for the family, she has more resources to change the nature of power relations in the family to her favor.

End Notes

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(3) **Kingdom of Saudi Arabia**, "The Eight Development Plan" 2005-2009.

(4) **Carolyn Vogler** (1998) "Money in the household: some underlying issues of power" *The Sociological Review*, **vol. 46**, pp: 687-713, p. 691.

(5) **Ibrahim Alobaidi** (1996) "Factors Related to Family Pattern in Riyadh City" *Journal of Arabian Peninsula and Gulf Studies*, **vol. 81**, pp: 33-59.

(6) **Valentine M. Moghadam** (2004) "Patriarchy in Transition: Women and the Changing Family in the Middle East" *Journal of Comparative Family Studies*, **vol. 35**, issue, 2, pp: 137-162, p.141.

(7) **Hisham Sharabi** (1988) *"Neopatriarchy: A Theory of Distorted Change in Arab Society"* New York: Oxford University Press, p.145.
(8) **Myra Marx Ferree** (1990) "Beyond Separate Spheres: Feminism and Family Research" *Journal of Marriage & Family*; Nov 90, **vol. 52** Issue 4, pp: 844-866, p. 845.
(9) *Ibid*, p. 450.
(10) *Ibid*, p. 452.
(11) **Daphne Stevens, Gary Kiger** and **Pamela Riley** (2001) "Working Hard and Hardly Working: Domestic Labor and Marital Satisfaction Among Dual-Earner Couples" *Journal of Marriage and Family*, **vol. 63**, Issue 2, pp: 514-526, p. 516.
(12) *Ibid*, p. 517.
(13) *Jan Pahl* (1983) "The allocation of money and the structuring of inequality within marriage", *Sociological Review*, **vol. 31**, issue 2, pp: 237-262, p. 238.
(14) *Ibid*, p. 239.
(15) **Jan Pahl** (2004) *"Individualization and patterns of money management within families"* a paper presented at the 2004 ESA conference, University of Oxford, 9-11 September.
(16) **Carole B. Burgoyne** (1990) *"Money in marriage: how patterns of allocation both reflect and conceal power"* London: Routledge, p. 636.
(17) *Ibid*, p. 637.
(18) *Ibid*, p. 638.
(19) **Myra M. Ferree** (1990) *Ibid*, p. 854.
(20) **Carolyn Vogler** and **Jan Pahl, Money** (1994) "Power and inequality within marriage" *The Sociological Review*, **vol. 4**, Issue: 3, pp: 263-288, p.276.
(21) *Ibid*, p. 276.
(22) *Ibid*, p. 276.
(23) **Safilios-Rothschild, C.** (1976) "A Macro and Micro-Examination of Family Power and Love" *Journal of Marriage and the Family*, **vol. 37**, pp: 355-362.
(24) **Carole B. Bourgoyne** (1990) *Ibid*, p. 640.
(25) Traditional marriage is a marriage arranged by the parents.
(26) **Mansoor Moaddel** (2006) "The Saudi Public Speaks: Religion, Gender, and Politics", *International Journal of Middle East Studies*, **vol. 38**, pp: 79-108.
(27) **Jan Pahl** (2006) "Family Finances, Individualisation, Spending Patterns and Access to Credit" a paper presented at the *ESRC seminar: Beyond Homo Economicus: Emerging Perspectives on Economic Behavior, University of Exeter*, 29-30 June, p. 2.
(28) *Ibid*, p. 1.
(29) *Ibid*, p. 9.
(30) *Ibid*, p. 8.
(31) *Ibid*, p. 9.
(32) **Jan Pahl** (2004) *Ibid*, p. 8.
(33) **Jan Pahl** (2006) *Ibid*, p. 9.
(34) **Carolyn Vogler** and **Jan Pahl** (1994) *Ibid*, p. 276.
(35) **S. Lukes** (1974) *"Power, A Radical View"* London: Macmillan.
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(40) **Mansoor Moaddel** (2006) *Ibid*, p. 88.

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المال والسلطة في الأسرة السعودية

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المستخلص. ما الذي يحدد السلطة في الأسرة؟ تقترح العديد من الدراسات أن تقسيم العمل داخل الأسرة ساهم في تدني مكانة المرأة. تقليديًا يحصل الرجال على مال أكثر، وبالتالي جعلهم ذلك يحصلون على سلطة أكثر داخل الأسرة. في المقابل اعتمدت النساء بصورة كاملة على أزواجهن للحصول على الدعم المادي. ولكن اليوم تخرج العديد من النساء كالرجال تمامًا للعمل، وفي المقابل يحصلن على كم معقول من المال. وكلما ساهمت المرأة في جلب أموال أكثر للأسرة كلما توقعت الشعور بالحق في اتخاذ قرارات عما يجب أن يفعله الزوجان بالمال.

تناقش هذه الدراسة أن تقاليد النظام الأبوي في الأسرة السعودية تمر بمرحلة انتقالية، الرجال يتجهون نحو مشاركة السلطة، والمسؤولية مع النساء، وبخاصة هؤلاء النساء اللواتي تساهمن في تلبية احتياجات الأسرة المادية. ولكن على الرغم من ذلك تظل الأسرة السعودية من حيث البناء أبوية طبقية. إن الهدف من هذه الدراسة هو مناقشة التساؤلات التالية: هل مصادر دخل الأسرة يتم تقسيمها بصورة متساوية داخل الأسرة؟ ماهي النماذج المختلفة لإدراة مصادر دخل الأسرة؟ هل هناك علاقة بين النموذج الذي تتبعه الأسرة لإدارة دخلها، والسلطة التي يتمتع بها أفراد

الأسرة لاتخاذ القرار؟ وأخيرًا ماهي العلاقة بين السلطة، والمال في الأسرة السعودية؟

اعتمدت الدراسة على بيانات تم جمعها من عينة عشوائية من مدينة جدة بلغ عددها ١٦٠ مبحوثة، يمثلن أماكن عمل مختلفة، ومستويات دخل متفاوتة. أظهرت نتائج الدراسة بأن غالبية العينة تعتمد على حسابات بنكية منفصلة للزوجين، معظم المبحوثات أصبحن مشاركات في مسؤولية تلبية الاحتياجات المادية للأسرة، من خلال اتفاق مسبق مع الأزواج، الغالبية العظمى من المبحوثات لديهن حسابات توفير منفصلة. تشارك النساء بحصتهن في المسؤولية بتوفير احتياجات الأسرة ابتداءً من الملابس، والغذاء، ومصروفات التعليم، ورواتب العاملين في المنزل، والإجازات، إلى أقساط القروض البنكية، وشركات السيارات. العمل المدفوع الأجر: أعطى المرأة الفرصة في المشاركة في قرارات الأسرة، والعديد من المبحوثات يساهمن مع أزواجهن في قرارات الأسرة التي تشمل الأمور اليومية، والمستقبلية للأسرة، والسلطة التنفيذية، أو الإدارة المالية، في حين ما زال الرجال يحتفظون بالسلطة الاستراتيجية، أو سلطة التنسيق، وتوزيع الأدوار. أخيرًا غالبية العينة أو ما يقارب ٦٠٪ من المبحوثات يشعرن بأن النساء العاملات في وضع أفضل من النساء غير العاملات عندما يتعلق الأمر بالسلطة، واتخاذ القرار.